

Report No. 346
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call September 30, 2008
(In thousands of Dollars)

| Assets | 81 State Banks | 3 Trusts | Bank of North Dakota | Total Reporting | |
|---|----------------------------|------------------------|---------------------------|----------------------------|------------------|
| Cash & balance due from depository institution: | | | | | |
| Noninterest-bearing balance and currency and coin | \$282,456 | \$222 | \$150,255 | \$432,933 | |
| Interest-bearing balances | \$78,120 | \$4,662 | \$8 | \$82,790 | |
| Securities | \$1,761,918 | \$1,421 | \$297,215 | \$2,060,554 | |
| Federal funds sold and securities purchased/agreements to sell | \$186,107 | | \$276,670 | \$462,777 | |
| Loans & lease financing receivables: | | | | | |
| Loans & leases held for sale | \$11,399 | | | \$11,399 | |
| Loans & leases net of unearned income | \$8,315,240 | | \$2,514,275 | \$10,829,515 | |
| Less: Allowance for loan & lease losses | <u>\$95,388</u> | | <u>\$36,570</u> | <u>\$131,958</u> | |
| Loans & leases, unearned income, allowances & reserve | \$8,219,852 | | \$2,477,705 | \$10,697,557 | |
| Trading Assets | | \$446 | | \$446 | |
| Premises & fixed assets (including capitalized leases) | \$196,497 | \$654 | \$12,465 | \$209,616 | |
| Other real estate owned | \$21,075 | | | \$21,075 | |
| Investments in unconsolidated subsidiaries & assoc. companies | \$3,403 | | | \$3,403 | |
| Intangible assets | \$42,517 | \$8,656 | | \$51,173 | |
| Goodwill | \$25,086 | \$2,851 | | \$27,937 | |
| Other Intangible assets | \$17,431 | \$5,805 | | \$23,236 | |
| Other assets | <u>\$274,114</u> | <u>\$2,578</u> | <u>\$60,016</u> | \$336,708 | |
| Total Assets | <u>\$11,077,458</u> | <u>\$18,639</u> | <u>\$3,274,334</u> | <u>\$14,370,431</u> | |
| Liabilities | | | | | |
| Deposits: | | | | | |
| In domestic offices | \$9,050,096 | | \$2,374,384 | \$11,424,480 | |
| Noninterest-bearing | \$1,316,925 | | \$283,467 | \$1,600,392 | |
| Interest-bearing | <u>\$7,733,171</u> | | <u>\$2,090,917</u> | <u>\$9,824,088</u> | |
| Federal funds purch & secur sold under agreements to repurchase | \$206,847 | | \$312,565 | \$519,412 | |
| Trading Liabilities | | | | | |
| Other borrowed money | \$709,404 | | \$315,580 | \$1,024,984 | |
| Subordinated notes and debentures | \$6,300 | | | \$6,300 | |
| Other liabilities | <u>\$106,094</u> | <u>\$458</u> | <u>\$60,284</u> | <u>\$166,836</u> | |
| Total Liabilities | \$10,078,741 | \$458 | \$3,062,813 | \$13,142,012 | |
| Minority interest in consolidated subsidiaries | | | | | |
| Equity Capital | | | | | |
| Perpetual preferred stock | \$500 | | | \$500 | |
| Common Stock | \$34,281 | \$762 | \$2,000 | \$37,043 | |
| Surplus | \$497,597 | \$13,615 | \$42,000 | \$553,212 | |
| Retained earnings | \$467,001 | \$3,804 | \$167,978 | \$638,783 | |
| Accumulated other comprehensive income | (\$662) | | (\$457) | (\$1,119) | |
| Other equity capital components | | | | | |
| Total Equity Capital | <u>\$998,717</u> | <u>\$18,181</u> | <u>\$211,521</u> | <u>\$1,228,419</u> | |
| Total Liabilities and Equity Capital | <u>\$11,077,458</u> | <u>\$18,639</u> | <u>\$3,274,334</u> | <u>\$14,370,431</u> | |
| Average Ratios of State Banking Institutions | 9/30/2008 | 6/30/2008 | 3/31/2008 | 12/31/2007 | 9/30/2007 |
| Total Capital/Reserves to Total Assets | 9.45% | 9.43% | 9.39% | 9.63% | 9.77% |
| Total Capital to Total Deposits | 11.04% | 10.96% | 10.88% | 11.07% | 11.31% |
| Total Loans to Total Assets | 74.42% | 73.78% | 70.59% | 72.20% | 74.82% |
| Loan Valuation Res to Total Loans (Gross) | 1.15% | 1.17% | 1.24% | 1.22% | 1.24% |
| Total Loans to Total Deposits | 91.88% | 91.25% | 85.08% | 87.48% | 92.21% |
| Return on Assets (Annualized) | 0.97% | 0.95% | 0.97% | 0.90% | 0.96% |
| Increase in Deposits 9-30-07 to 9-30-08 | 11.96% | | | | |
| Increase in Loans 9-30-07 to 9-30-08 | 11.56% | | | | |
| Increase in Total Assets 9-30-07 to 9-30-08 | 12.25% | | | | |